

Fill in this information to identify the case:

Debtor 1 Louis Baker

Debtor 2 Octavia Natasha Baker
(Spouse, if filing)

United States Bankruptcy Court for the : Southern District of Mississippi
(State)

Case number 21-00273-JAW

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Rocket Mortgage, LLC fka Quicken Loans, LLC Court claim no. (if known): 7

Last four digits of any number you use to identify the debtors' account: XXXXXX8190

Date of payment change:
Must be at least 21 days after date of this notice 6/1/2025

New total payment:
Principal, interest, and escrow, if any \$1,437.50

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtors' escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 376.25

New escrow payment : \$ 454.27

Part 2: Mortgage Payment Adjustment**2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtors' mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Louis Baker

First Name Middle Name Last Name

Case number (if known) 21-00273-JAW

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Evan Eberhardt Date 04/23/2025
Signature

Print: Evan Eberhardt Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLP

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 659-268-0439 Email evan.eberhardt@mccalla.com

In Re:	Bankruptcy Case No.:	21-00273-JAW
Louis Baker	Chapter:	13
Octavia Natasha Baker	Judge:	Jamie A. Wilson

CERTIFICATE OF SERVICE

I, Evan Eberhardt, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Louis Baker
223 Greenfield Crossing
Brandon, MS 39042

Octavia Natasha Baker
223 Greenfield Crossing
Brandon, MS 39042

Jennifer A Curry
The Rollins Law Firm
702 W. Pine St
Hattiesburg, MS 39401

(Served via ECF at jennifer@therollinsfirm.com)

Harold J. Barkley, Jr., Trustee
P.O. Box 4476
Jackson, MS 39296-4476

(Served via ECF at HJB@HBarkley13.com)

U.S. Trustee
United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

(Served via ECF at USTPRegion05.JA.ECF@usdoj.gov)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 04/24/2025 By: /s/Evan Eberhardt
(date) Evan Eberhardt
Authorized Agent for Creditor



1050 Woodward Avenue | Detroit, MI 48226

Annual Escrow Account Disclosure Statement

LOUIS BAKER
OCTAVIA BAKER
223 GREENFIELD XING
BRANDON MS 39042-8701

Loan Information

Loan Number: [REDACTED]
Property Address: 223 Greenfield Xing
Brandon, MS 39042
Statement Date: 04/14/2025
New Payment Effective Date: 06/01/2025

1. Your Escrow Account Has A Shortage

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Due to an increase in your taxes and/or insurance, your escrow account is short \$504.14.

Projected Escrow Account Balance

Projected Minimum Balance:	\$50.10
Required Minimum Balance:	\$554.24
Shortage Amount:	\$504.14

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

2. Your Payment Is Changing

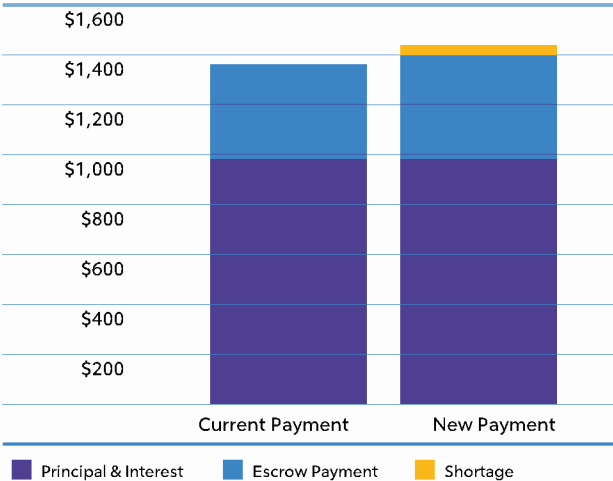
Your escrow payment is increasing. You have a shortage of \$504.14 that is being spread over 12 months.

Breaking Down The Numbers

	Current	New
Principal & Interest:	\$983.23	\$983.23
Escrow Payment:	\$376.25	\$412.26
Shortage:		\$42.01
Monthly Payment:	\$1,359.48	\$1,437.50

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options



RocketMortgage.com



Rocket Mortgage® mobile app



24/7 access at (800) 508-0944

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Annual Escrow Account Disclosure Statement

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3. A Closer Look At Your Escrow Account History

Escrow Account Disbursement From August 2024 To May 2025

Estimated Tax:	\$1,339.30	Estimated Insurance:	\$2,905.40	Estimated Total:	\$4,244.70
Actual Tax:	\$1,530.43	Actual Insurance:	\$3,146.40	Actual Total:	\$4,676.83

This section highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow. Please keep in mind that the history will reflect the month in which the payment or disbursement was made. This may be different than the payment or disbursement due date.

Escrow Account Activity History For August 2024 To May 2025

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
08/2024	Beginning Balance					\$964.42	\$964.42
08/2024	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$1,340.67	\$1,340.67
08/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,205.53	\$1,205.53
09/2024	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$1,581.78	\$1,581.78
09/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,446.64	\$1,446.64
10/2024	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$1,822.89	\$1,822.89
10/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,687.75	\$1,687.75
11/2024	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$2,064.00	\$2,064.00
11/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,928.86	\$1,928.86
12/2024	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$2,305.11	\$2,305.11
12/2024	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$1,339.30	\$1,530.43	\$965.81	\$774.68
12/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$830.67	\$639.54
01/2025	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$1,206.92	\$1,015.79
01/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,071.78	\$880.65
02/2025	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$1,448.03	\$1,256.90
02/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,312.89	\$1,121.76
03/2025	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$1,689.14	\$1,498.01
03/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,554.00	\$1,362.87
04/2025	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$1,930.25	\$1,739.12
04/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$1,795.11	\$1,603.98
05/2025	Deposit	\$376.25	\$376.25	\$0.00	\$0.00	\$2,171.36	\$1,980.23 **
05/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$135.14	\$135.14	\$2,036.22	\$1,845.09 **
05/2025	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$1,554.00	\$1,795.00	\$482.22	\$50.09 **
	Totals	\$3,762.50	\$3,762.50	\$4,244.70	\$4,676.83		

** This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.



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Annual Escrow Account Disclosure Statement

4. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	\$1,621.68
COUNTY TAXES:	\$1,530.43
HOMEOWNERS INS:	\$1,795.00
Total Annual Taxes And Insurance:	\$4,947.11
New Monthly Escrow Payment:	\$412.26

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$554.24. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For June 2025 To May 2026

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
06/2025	Beginning Balance			\$50.09	\$554.23
06/2025	Deposit	\$412.26	\$0.00	\$462.35	\$966.49
06/2025	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$327.21	\$831.35
07/2025	Deposit	\$412.26	\$0.00	\$739.47	\$1,243.61
07/2025	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$604.33	\$1,108.47
08/2025	Deposit	\$412.26	\$0.00	\$1,016.59	\$1,520.73
08/2025	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$881.45	\$1,385.59
09/2025	Deposit	\$412.26	\$0.00	\$1,293.71	\$1,797.85
09/2025	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,158.57	\$1,662.71
10/2025	Deposit	\$412.26	\$0.00	\$1,570.83	\$2,074.97
10/2025	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,435.69	\$1,939.83
11/2025	Deposit	\$412.26	\$0.00	\$1,847.95	\$2,352.09
11/2025	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,712.81	\$2,216.95
12/2025	Deposit	\$412.26	\$0.00	\$2,125.07	\$2,629.21
12/2025	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,989.93	\$2,494.07
12/2025	Withdrawal - COUNTY TAXES	\$0.00	\$1,530.43	\$459.50	\$963.64
01/2026	Deposit	\$412.26	\$0.00	\$871.76	\$1,375.90
01/2026	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$736.62	\$1,240.76
02/2026	Deposit	\$412.26	\$0.00	\$1,148.88	\$1,653.02
02/2026	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,013.74	\$1,517.88
03/2026	Deposit	\$412.26	\$0.00	\$1,426.00	\$1,930.14
03/2026	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,290.86	\$1,795.00
04/2026	Deposit	\$412.26	\$0.00	\$1,703.12	\$2,207.26
04/2026	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,567.98	\$2,072.12

Note: Your remaining Future Escrow Account Activity is on the next page.



Annual Escrow Account
Disclosure Statement

1050 Woodward Avenue | Detroit, MI 48226

Future Escrow Account Activity For June 2025 To May 2026 Continued

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
05/2026	Deposit	\$412.26	\$0.00	\$1,980.24	\$2,484.38
05/2026	Withdrawal - MORTGAGE INS	\$0.00	\$135.14	\$1,845.10	\$2,349.24
05/2026	Withdrawal - HOMEOWNERS INS	\$0.00	\$1,795.00	\$50.10	\$554.24 ^L
Totals		\$4,947.12	\$4,947.11		

^LThis amount denotes the projected low point balance.

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If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.